UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WASHINGTON

In re: Shayne Edward Miles			Case No. 19-42865				
Snayn	e Edward Milles	CHAPTER 13 PLAN					
		Orig	ginal	<u>x</u> AMENDED			
	Debtor(s).	Date:	November 3, 2020				
I.	Disclosure of Nonstandard Provisions and Plan's Mod	lificatio	n of Secured Debt:				
	A. Does this plan contain any nonstandard provisions (cl. X Yes No B. Does this plan limit the amount of a secured claim bas (check one)? Yes X No			ral for the claim			
languag interest	C. Does this plan avoid a security interest or lien (check of Yes X No ebtor has either not indicated "yes" in the applicable section or lien is void. Even if the Debtor indicated "no" in Section claim based on a valuation of the collateral for the claim of the collateral section.	on above laim bas on 1.B or	sed on a valuation of the Section 1.C, the Debte	e collateral or to avoid a security or may seek to limit the amount of a			
II.	Means Test Result and Plan Duration: Debtor is (check one): X a below median income debtor with a 36 month an above median income debtor with a 60 month						
of allow	n's length shall not be less than the Debtor's applicable coved unsecured claims over a shorter period or is modified pength shall automatically be extended up to 60 months after	ost-conf	firmation. If the Debtor	r is below median income, then the			
1II. No	Plan Payments to the Trustee: later than 30 days after the order for relief, the Debtor sha A. AMOUNT: \$\(\frac{3,500.00}{2,500.00} \) B. FREQUENCY (check one): \[\frac{\textbf{X}}{\text{ Monthly}} \] \[\text{Twice per month} \] \[\text{Every two weeks} \] \[\text{Weekly} \] C. TAX REFUNDS: The Debtor (check one): \[\text{commits all tax refunds to funding the plan. 0 amount stated above.} \] \[\frac{\text{x}}{\text{ does not commit; all tax refunds to funding}} \]	Committ	ed refunds shall be paid	d in addition to the plan payment			
	D. PAYMENTS: Plan payments shall be deducted or ordered by the Court.						
	E. OTHER:						

IV. Distribution of Plan Payments by the Trustee:

Upon confirmation of the plan, the Trustee shall disburse funds received in the following order and creditors shall apply them accordingly, provided that disbursements for domestic support obligations and federal taxes shall be applied according to applicable non-bankruptcy law:

- A. ADMINISTRATIVE EXPENSES:
 - 1. Trustee. The percentage set pursuant to 28 USC §586(e).
 - 2. Other administrative expenses. As allowed pursuant to 11 USC §§ 507(a)(2) or 707(b).
 - 3. The Debtor's Attorney's Fees: Pre-confirmation attorney's fees and/or costs and expenses are estimated to be \$ 4,000.00 . \$ 700.00 was paid prior to filing.

Approved attorney compensation shall be paid as follows (check one):

- a. X Prior to all creditors
- b. Monthly payments of \$
- c. All remaining funds available after designated monthly payments to the following creditors: .
- d. __ Other: __.

If no selection is made, approved compensation will be paid after the monthly payments specified in Sections IV.B and IV.C.

В.	CURRENT DOMESTIC SUPPORT OBLIGATIONS:					
	Creditor	Monthly amount				
	-NONE-	\$				

C. SECURED CLAIMS: Only creditors holding allowed secured claims specified below or provided in Section X will receive payment from the Trustee. Unless ranked otherwise, payments to secured creditors will be disbursed at the same level. Secured creditors shall retain their liens until the earlier of payment of the underlying debt, determined under nonbankruptcy law, or discharge under 11 U.S.C. § 1328. Secured creditors shall not assess any late charges, provided payments from the plan to the secured creditor are current, subject to the creditor's rights under state law if the case is dismissed.

The interest rates in the plan control except that (a) a lower interest rate included in a creditor's proof of claim shall control; and (b) the interest rate included in a creditor's proof of claim for a claim secured by a mortgage or deed of trust on real property shall control, unless otherwise provided in Section X or ordered following an objection to a proof of claim or in an adversary proceeding. If the interest rate is left blank, the interest rate shall be 12% except that the interest rate for arrearages on claims secured by a mortgage or deed of trust on real property shall be 0%.

For claims secured by personal property, the monthly payment amounts in the plan control.

For claims secured by real property, the monthly payment amounts in the creditor's proof of claim and notice of payment change control unless otherwise provided in Section X.

If overall plan payments are sufficient, the Trustee may increase or decrease post-petition installments for ongoing mortgage payments, homeowner's dues and/or real property tax holding accounts based on changes in interest rates, escrow amounts, dues and/or property taxes.

1. Payments on Claims, or Non-Escrowed Postpetition Property Tax Holding Accounts, Secured Only by Security Interest in the Debtor's Principal Residence (Interest included in payments at contract rate, if applicable):

Ongoing Payments:

Rank	Monthly Payment		Creditor	<u>Collateral</u>
				1720 NE 12th St Battle Ground, WA 98604 Clark
	A			County
1	\$	2,047.49	Amerihome Mtg Co, Llc	Valued by Redfin
				1720 NE 12th St Battle Ground, WA 98604 Clark
				County
1	\$	36.00	HOA Dues	Valued by Redfin
			-	

Cure Payments:

	Monthly			A	rrears to be	Intere	est	
Rank	Payment	<u>Creditor</u>	<u>Collateral</u>		Cured	Rate		
1	\$ 583.33	Amerihome Mtg Co, Llc	1720 NE 12th St Battle	\$	35,000.00		0.00	%
			Ground, WA 98604 Clark					

Rank	Monthly <u>Payment</u>	Creditor	Collateral	Arı	rears to be <u>Cured</u>	Interest <u>Rate</u>
			County			
			Valued by Redfin			
			1720 NE 12th St Battle			
			Ground, WA 98604 Clark			
			County			
1	\$ 9.61	HOA Dues	Valued by Redfin	\$	432.00	12.00 %

2. <u>Payments on Claims, or Non-Escrowed Postpetition Property Tax Holding Accounts, Secured by</u> Real Property Other than the Debtor's Principal Residence:

Ongoing Payments:

Rank M	onthly Paymen	one-	<u>Collateral</u>		Interest Rate %	
Cure Payment	es:					
Rank	Monthly	Creditor	Collateral	Arrears to be	Interest	
<u>IXAIIK</u>	Payment	Creditor	Conateral	<u>Cured</u>	Rate	
\$		-NONE-		\$	%	

3. Payments on Claims Secured by Personal Property:

a. 910 Collateral.

The Trustee shall pay the contract balance stated in the allowed proof of claim for a purchase-money security interest in any motor vehicle acquired for the personal use of the Debtor within 910 days preceding the filing date of the petition or in other personal property acquired within one year preceding the filing date of the petition as specified below. The Debtor stipulates that pre-confirmation adequate protection payments shall be paid by the Trustee in the amounts stated as the "Pre-Confirmation Adequate Protection Monthly Payment" or, if blank, in the amounts stated as the "Monthly Payment" as specified below after the creditor files a proof of claim.

	Monthly			Pre-Confirmation Adequate Protection	Interest	
Rank	Payment	Creditor	<u>Collateral</u>	Monthly Payment	Rate	
	\$	-NONE-		\$		%

b. Non-910 Collateral.

The Trustee shall pay the value of collateral stated in the proof of claim, unless otherwise provided in Section X or ordered following a timely objection to a proof of claim or in an adversary proceeding, for a security interest in personal property which is non-910 collateral. The Debtor stipulates that pre-confirmation adequate protection payments shall be paid by the Trustee in the amounts stated as the "Pre-Confirmation Adequate Protection Monthly Payment" or, if blank, in the amounts stated as the "Monthly Payment" as specified below after the creditor files a proof of claim.

Rank	Monthly <u>Payment</u>	Creditor	Debtor's Value of <u>Collateral</u>	of Adec ral <u>Collateral</u> <u>M</u>		onfirmation e Protection oly Payment	Interest Rate
1	\$ 67.35	Gm Financial	\$ 3,000.00	2001 Chevy Traverse 140000 miles	\$	67.36	7.25 %

- D. PRIORITY CLAIMS: Payment in full, on a pro rata basis, of filed and allowed claims entitled to priority in the order stated in 11 U.S.C. § 507(a).
- E. NONPRIORITY UNSECURED CLAIMS: No funds shall be paid to nonpriority unsecured creditors until all [Local Bankruptcy Form 13-4, eff. 12/17]

		e and priority unsecured creditors filed and allowed nonpriority uns			be paid before it is due.
	100% X At least \$_ 0 .				
	The Trustee shall pay claims:	the following specially classified	nonpriority unsecured clain	ns prior to other no	onpriority unsecured
Rank	Creditor -NONE-	Amount of Claim \$	Percentage to be Paid	Reason for Sp	ecial Classification
	owing claims shall be perive no payments from	e made by the Debtor and not be baid directly by the Debtor accorded the Trustee. (Payment stated shall NT OF DOMESTIC SUPPORT SUP	ing to the terms of the contr Il not bind any party.)	act or support or v	vithholding order, and
Creditor -NONE-		Current Mo	onthly Support Obligation	<u>Month</u>	ly Arrearage Payment
	B. OTHER DIR	ECT PAYMENTS:			
Credit		Nature of Debt	<u>Amo</u> \$	ount of Claim	Monthly Payment \$
The Del	btor requests that upon of pursuant to this section	rrendered: below will be surrendered to the confirmation, each creditor (inclumbe granted relief from the stays aking possession and sale.	ding successors and assigns) to which the Deb	
Credit			Property to be Sur	rendered	
and orde the plan confirm	er, and any cure and/or a. Any executory contract ation the creditor is gra	and Leases: ct executory contracts or unexpire continuing payments will be paid ct or unexpired lease not assumed nted relief from the stays of 11 U. or lease, and any allowed unsecur	directly by the Debtor under pursuant to 11 U.S.C § 365 S.C. §§ 362(a) and 1301(a)	er Section V, unless (d) is rejected. If the with respect to the	s otherwise specified in rejected, upon e property which is the
Contro	at/I agga		Assumed or Dejector		

Contract/Lease -NONE-

Assumed or Rejected

Property of the Estate:

Property of the estate is defined in 11 U.S.C. § 1306(a). Unless otherwise ordered by the Court, property of the estate in possession of the Debtor on the petition date shall vest in the Debtor upon confirmation. However, the Debtor shall not lease, sell, encumber, transfer or otherwise dispose of any interest in real property or personal property without the Court's prior approval, except that the Debtor may dispose of unencumbered personal property with a value of \$10,000 or less without the Court's approval. Property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) acquired by the Debtor post-petition shall vest in the Trustee and be property of the estate. The Debtor shall promptly notify the Trustee if the Debtor becomes entitled to receive a distribution of money or other property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) with a value in excess of \$2,500, unless Section X specifically provides for the Debtor to retain the money or property.

IX. Liquidation Analysis Pursuant to 11 USC § 1325(a)(4)

The liquidation value of the estate is \$ 0.00 . To obtain a discharge, the Debtor must pay the liquidation value or the total of allowed priority and nonpriority unsecured claims, whichever is less. Under 11 U.S.C. §§ 1325(a)(4) and 726(a)(5), interest

[Local Bankruptcy Form 13-4, eff. 12/17]

on allowed unsecured claims under Section IV.D and IV.E shall be paid at the rate of __ % per annum from the petition date (no interest shall be paid if left blank).

X. Nonstandard Provisions:

All nonstandard provisions of this plan are set forth in this section and separately numbered. Any nonstandard provision placed elsewhere in this plan is void. Any modifications or omissions to the form plan not set forth in this section are void.

- A. Student loans will survive the Plan.
- B. This Plan will cure all Plan arrears by applying \$100.00 per month towards the ongoing Plan and the balance to cure all arrears until such time that the arrears are paid in full at which time the Plan terms as set forth above shall prevail.
- C. Pursuant to 11 USC Section 1329(d) the debtors propose that the plan length shall extend up to 84 months after the time that the first payment under the confirmed plan was due.

By filing this plan, the attorney for the Debtor(s) or the Debtor(s) if not represented by an attorney certify that the wording and order of the provisions in this plan are identical to those contained in Local Bankruptcy Form 13-4, other than any nonstandard provisions included in Section X.

(Signature Page)

/s/ Ellen Ann Brown	/s/ Shayne Edward Miles	November 3, 2020
Ellen Ann Brown 27992	Shayne Edward Miles	Date
Attorney for Debtor(s)	DEBTOR	
November 3, 2020		
Date	DEBTOR	Date